



# TORQ Analysis of Billing, Cost, and Rate Clerks to Insurance Claims Clerks

## ANALYSIS INPUT

Transfer	Title	O*NET	Filters		
From Title:	Billing, Cost, and Rate Clerks	43-3021.02	Abilities:	Importance Level: 50	Weight: 1
To Title:	Insurance Claims Clerks	43-9041.01	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

## TORQ RESULTS

Grand TORQ:

95

Ability TORQ

Skills TORQ

Knowledge TORQ

Level

97

Level

97

Level

91

## Gaps To Narrow if Possible

## Upgrade These Skills

## Knowledge to Add

Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Written Comprehension	55	7	78	Science	5	3	77	Customer and Personal Service	85	21	83
Oral Expression	57	7	72					Production and Processing	15	7	79
Written Expression	48	6	65								
Speech Recognition	53	5	72								
Inductive Reasoning	46	5	50								
Deductive Reasoning	46	4	59								
Oral Comprehension	53	2	68								
Speech Clarity	46	2	68								
Near Vision	57	2	65								

LEVEL and IMPT (IMPORTANCE) refer to the Target Insurance Claims Clerks. GAP refers to level difference between Billing, Cost, and Rate Clerks and Insurance Claims Clerks.

## ASK ANALYSIS

Ability Level Comparison - Abilities with importance scores over 50

Description	Billing, Cost, and Rate Clerks	Insurance Claims Clerks	Importance
Written Comprehension	48	55	78
Oral Expression	50	57	72



Speech Recognition	48	53	72
Oral Comprehension	51	53	68
Speech Clarity	44	46	68
Written Expression	42	48	65
Near Vision	55	57	65
Information Ordering	48	48	62
Deductive Reasoning	42	46	59
Selective Attention	35	32	56
Problem Sensitivity	44	41	50
Inductive Reasoning	41	46	50
Category Flexibility	44	39	50

## Skill Level Comparison - Abilities with importance scores over 69

Description	Billing, Cost, and Rate Clerks	Insurance Claims Clerks	Importance
Science	2	5	77

## Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Billing, Cost, and Rate Clerks	Insurance Claims Clerks	Importance
Customer and Personal Service	64	85	83
Production and Processing	8	15	79

## Experience &amp; Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Billing, Cost, and Rate Clerks	Insurance Claims Clerks	Description	Billing, Cost, and Rate Clerks	Insurance Claims Clerks
10+ years	0%	2%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	0%	0%
6-8 years	0%	0%	Post-Masters Cert	0%	0%
4-6 years	11%	0%	Master's Degree	0%	2%
2-4 years	14%	27%	Post-Bachelor Cert	0%	0%
1-2 years	35%	20%	Bachelors	18%	0%
6-12 months	15%	14%	AA or Equiv	24%	5%
3-6 months	8%	5%	Some College	4%	32%
1-3 months	0%	15%	Post-Secondary Certificate	15%	6%
0-1 month	0%	4%	High School Diploma or GED	35%	53%
None	13%	9%	No HSD or GED	1%	0%

Billing, Cost, and Rate Clerks

Insurance Claims Clerks

## Most Common Educational/Training Requirement:

Moderate-term on-the-job training

Moderate-term on-the-job training

## Job Zone Comparison

3 - Job Zone Three: Medium Preparation Needed

2 - Job Zone Two: Some Preparation Needed



Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.

Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.

Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.

These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.

Employees in these occupations need anywhere from a few months to one year of working with experienced employees.

## Tasks

### Billing, Cost, and Rate Clerks

#### Core Tasks

##### Generalized Work Activities:

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Updating and Using Relevant Knowledge - Keeping up-to-date technically and applying new knowledge to your job.

#### Specific Tasks

##### Occupation Specific Tasks:

- Answer mail and telephone inquiries regarding rates, routing, and procedures.
- Compile reports of cost factors, such as labor, production, storage, and equipment.
- Compute credit terms, discounts, shipment charges, and rates for goods and services in order to complete billing documents.
- Consult sources such as rate books, manuals, and insurance company representatives in order to determine specific charges and information such as rules, regulations, and government tax and tariff information.
- Contact customers in order to obtain or relay account information.
- Estimate market value of products or services.
- Keep records of invoices and support documents.

### Insurance Claims Clerks

#### Core Tasks

##### Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.

#### Specific Tasks

##### Occupation Specific Tasks:

- Apply insurance rating systems.
- Calculate amount of claim.
- Contact insured or other involved persons to obtain missing information.
- Organize and work with detailed office or warehouse records, using computers to enter, access, search and retrieve data.
- Pay small claims.
- Post or attach information to claim file.
- Prepare and review insurance-claim forms and related documents for completeness.
- Provide customer service, such as giving limited instructions on how to proceed with claims or providing referrals to auto repair facilities or local contractors.
- Review insurance policy to determine coverage.
- Transmit claims for payment or further



- Operate typing, adding, calculating, and billing machines.
- Perform bookkeeping work, including posting data and keeping other records concerning costs of goods and services and the shipment of goods.
- Prepare itemized statements, bills, or invoices; and record amounts due for items purchased or services rendered.
- Resolve discrepancies in accounting records.
- Review compiled data on operating costs and revenues in order to set rates.
- Review documents such as purchase orders, sales tickets, charge slips, or hospital records in order to compute fees and charges due.
- Track accumulated hours and dollar amounts charged to each client job in order to calculate client fees for professional services such as legal and accounting services.
- Type billing documents, shipping labels, credit memorandums, and credit forms, using typewriters or computers.
- Update manuals when rates, rules, or regulations are amended.
- Verify accuracy of billing data and revise any errors.

#### Detailed Tasks

##### Detailed Work Activities:

- answer customer or public inquiries
- compile data for financial reports
- complete patient bills
- compute financial data
- detect discrepancies on records or reports
- ensure correct grammar, punctuation, or spelling
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- maintain account records
- maintain balance sheets
- maintain inventory of office forms
- maintain records, reports, or files
- operate business machines
- prepare billing statements
- prepare cost estimates
- prepare reports
- process account invoices
- reconcile or balance financial records
- resolve customer or public complaints
- use accounting or bookkeeping software
- use accounting terminology
- use computers to enter, access or retrieve data
- use spreadsheet software

investigation.

#### Detailed Tasks

##### Detailed Work Activities:

- calculate insurance premiums or awards
- code data from records
- distribute correspondence or mail
- examine files or documents to obtain information
- fill out business or government forms
- follow contract, property, or insurance laws
- interview customers
- maintain insurance records
- maintain inventory of office forms
- maintain records, reports, or files
- maintain telephone logs
- obtain information from individuals
- provide customer service
- recommend claim action
- review data on insurance applications or policies
- review insurance policies to determine appropriate coverage
- review records for completeness
- search legal records
- take messages
- transcribe spoken or written information
- type letters or correspondence
- use computers to enter, access or retrieve data

#### Tools - Examples

- 10-key calculators
- Desktop computers
- Dictation machines
- Personal computers



- use telephone communication techniques
- use word processing or desktop publishing software
- verify data from invoices to ensure accuracy
- write business correspondence

### Labor Market Comparison

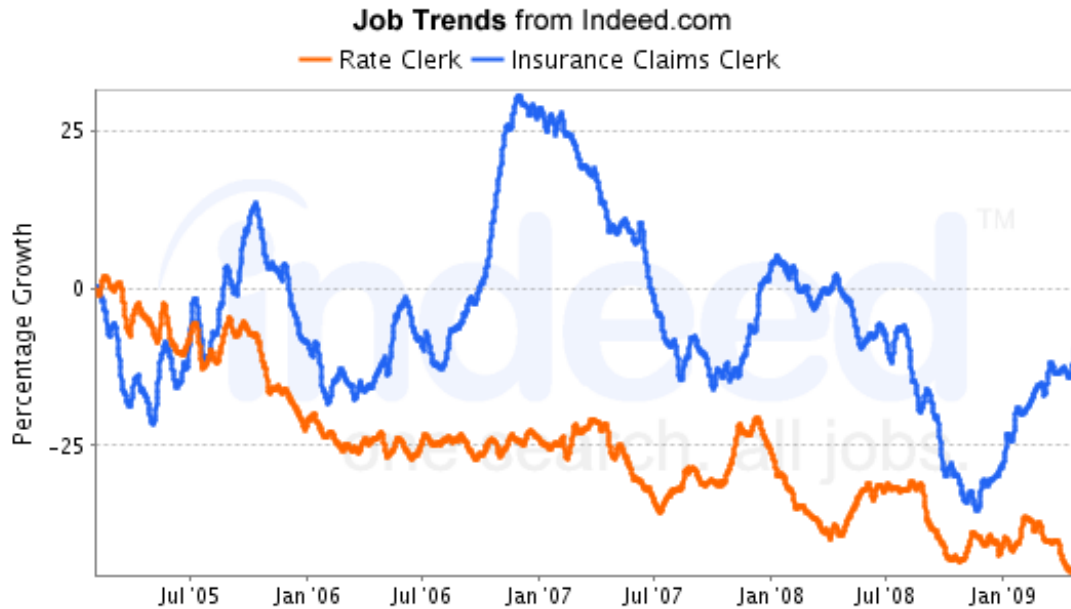
Maine Department of Labor.

Description	Billing, Cost, and Rate Clerks	Insurance Claims Clerks	Difference
Median Wage	\$ 27,580	\$ 31,380	\$ 3,800
10th Percentile Wage	\$ 20,390	\$ 24,090	\$ 3,700
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 31,490	\$ 36,980	\$ 5,490
90th Percentile Wage	\$ 36,570	\$ 42,620	\$ 6,050
Mean Wage	\$ 27,790	\$ 32,190	\$ 4,400
Total Employment - 2395	1,990	1,810	-180
Employment Base - 2006	2,045	1,849	-196
Projected Employment - 2404	2,066	1,699	-367
Projected Job Growth - 2006-2404	1.0 %	-8.1 %	-9.1 %
Projected Annual Openings - 2006-2404	28	22	-6
Special			

Special Occupations:

### National Job Posting Trends

Trend for Billing, Cost, and Rate Clerks and Insurance Claims Clerks

Data from [Indeed](http://Indeed.com)

### Programs

#### Related Programs

#### General Office/Clerical and Typing Services

General Office Occupations and Clerical Services. A program that prepares individuals to provide basic administrative support under the supervision of office managers, administrative assistants, secretaries, and other office personnel. Includes instruction in typing, keyboarding, filing, general business correspondence, office equipment operation, and communications skills.

Institution	Address	City	URL
Northern Maine Community College	33 Edgemont Dr	Presque Isle	<a href="http://www.nmcc.edu">www.nmcc.edu</a>

### Maine Statewide Promotion Opportunities for Billing, Cost, and Rate Clerks

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-3021.02	Billing, Cost, and Rate Clerks	100	3	1,990	\$27,580.00	\$0.00	1%	28	
43-9041.01	Insurance Claims Clerks	95	2	1,810	\$31,380.00	\$3,800.00	-8%	22	
43-3051.00	Payroll and Timekeeping Clerks	94	3	650	\$30,470.00	\$2,890.00	-3%	17	



43-9041.02	Insurance Policy Processing Clerks	94	2	1,810	\$31,380.00	\$3,800.00	-8%	22	
43-4031.01	Court Clerks	92	2	1,190	\$27,650.00	\$70.00	9%	37	
43-3021.01	Statement Clerks	92	2	1,990	\$27,580.00	\$0.00	1%	28	
43-3031.00	Bookkeeping, Accounting, and Auditing Clerks	92	3	7,220	\$29,840.00	\$2,260.00	6%	177	
43-4011.00	Brokerage Clerks	92	3	270	\$39,120.00	\$11,540.00	-13%	8	
43-4031.03	License Clerks	92	2	1,190	\$27,650.00	\$70.00	9%	37	
13-2053.00	Insurance Underwriters	91	3	460	\$56,090.00	\$28,510.00	-1%	12	
43-4141.00	New Accounts Clerks	91	2	210	\$28,080.00	\$500.00	-14%	6	
43-3021.03	Billing, Posting, and Calculating Machine Operators	91	2	1,990	\$27,580.00	\$0.00	1%	28	
43-6011.00	Executive Secretaries and Administrative Assistants	91	3	3,330	\$38,830.00	\$11,250.00	6%	76	
43-6014.00	Secretaries, Except Legal, Medical, and Executive	91	2	10,400	\$28,260.00	\$680.00	-6%	172	
43-4131.00	Loan Interviewers and Clerks	91	2	770	\$28,060.00	\$480.00	-9%	14	

Special Occupations:

### Top Industries for Insurance Claims Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Insurance agencies and brokerages	524210	27.08%	68,773	70,013	1.80%
Direct insurance (except life, health, and medical) carriers	524120	24.30%	61,718	58,058	-5.93%
Other insurance related activities	524290	8.08%	20,531	22,086	7.58%
Management of companies and enterprises	551100	3.01%	7,656	7,943	3.75%
Insurance and employee benefit funds	525100	1.28%	3,261	3,616	10.91%



State government, excluding education and hospitals	929200	0.94%	2,377	2,100	-11.68%
General medical and surgical hospitals, public and private	622100	0.76%	1,924	1,917	-0.36%
Offices of physicians	621100	0.69%	1,752	1,986	13.39%
Employment services	561300	0.55%	1,403	1,598	13.91%
Office administrative services	561100	0.48%	1,214	1,385	14.11%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.48%	1,226	1,324	7.93%
Depository credit intermediation	522100	0.48%	1,207	1,108	-8.24%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.37%	934	997	6.74%
Self-employed workers, primary job	000601	0.36%	912	875	-4.12%
Other financial investment activities	523900	0.32%	810	1,027	26.84%

### Top Industries for Billing, Cost, and Rate Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Offices of physicians	621100	17.01%	92,153	104,488	13.39%
General medical and surgical hospitals, public and private	622100	7.79%	42,214	42,062	-0.36%
Accounting, tax preparation, bookkeeping, and payroll services	541200	5.93%	32,120	34,285	6.74%
Management of companies and enterprises	551100	3.94%	21,323	22,123	3.75%
Local government, excluding education and hospitals	939300	2.88%	15,598	15,770	1.10%
Offices of dentists	621200	1.79%	9,712	10,372	6.80%
Depository credit intermediation	522100	1.73%	9,371	8,599	-8.24%
Employment services	561300	1.57%	8,524	9,710	13.91%
General freight trucking	484100	1.53%	8,265	8,413	1.80%
Automobile dealers	441100	1.53%	8,304	8,478	2.10%
Office administrative services	561100	1.50%	8,120	9,266	14.11%
Legal services	541100	1.32%	7,148	7,066	-1.15%
Professional and commercial equipment and supplies merchant wholesalers	423400	1.27%	6,896	7,235	4.91%
Self-employed workers, primary job	000601	1.26%	6,802	6,522	-4.12%
Home health care services	621600	1.24%	6,701	9,348	39.49%





# TORQ Analysis of Billing, Cost, and Rate Clerks to Insurance Policy Processing Clerks

## ANALYSIS INPUT

Transfer	Title	O*NET	Filters		
From Title:	Billing, Cost, and Rate Clerks	43-3021.02	Abilities:	Importance Level: 50	Weight: 1
To Title:	Insurance Policy Processing Clerks	43-9041.02	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

## TORQ RESULTS

Grand TORQ:

94

Ability TORQ

Skills TORQ

Knowledge TORQ

Level

Level

Level

95

97

91

## Gaps To Narrow if Possible

## Upgrade These Skills

## Knowledge to Add

Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Deductive Reasoning	53	11	59	No Skills Upgrade Required!				Production and Processing	44	36	74
Written Comprehension	55	7	81					Sales and Marketing	44	21	82
Written Expression	50	8	68								
Near Vision	62	7	68								
Oral Expression	57	7	65								
Inductive Reasoning	48	7	56								
Problem Sensitivity	48	4	68								
Information Ordering	50	2	72								
Selective Attention	37	2	56								

LEVEL and IMPT (IMPORTANCE) refer to the Target Insurance Policy Processing Clerks. GAP refers to level difference between Billing, Cost, and Rate Clerks and Insurance Policy Processing Clerks.

## ASK ANALYSIS

Ability Level Comparison - Abilities with importance scores over 50

Description	Billing, Cost, and Rate Clerks	Insurance Policy Processing Clerks	Importance
Written Comprehension	48	55	81



Information Ordering	48	50	72
Written Expression	42	50	68
Problem Sensitivity	44	48	68
Near Vision	55	62	68
Speech Clarity	44	42	68
Oral Comprehension	51	50	65
Oral Expression	50	57	65
Speech Recognition	48	48	65
Deductive Reasoning	42	53	59
Inductive Reasoning	41	48	56
Selective Attention	35	37	56
Category Flexibility	44	42	50
Finger Dexterity	30	30	50

## Skill Level Comparison - Abilities with importance scores over 69

Description	Billing, Cost, and Rate Clerks	Insurance Policy Processing Clerks	Importance
Knowledge Level Comparison - Knowledge with importance scores over 69			
Description	Billing, Cost, and Rate Clerks	Insurance Policy Processing Clerks	Importance
Sales and Marketing	23	44	82
Production and Processing	8	44	74

## Experience &amp; Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Billing, Cost, and Rate Clerks	Insurance Policy Processing Clerks	Description	Billing, Cost, and Rate Clerks	Insurance Policy Processing Clerks
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	0%	0%
6-8 years	0%	0%	Post-Masters Cert	0%	0%
4-6 years	11%	5%	Master's Degree	0%	0%
2-4 years	14%	7%	Post-Bachelor Cert	0%	0%
1-2 years	35%	46%	Bachelors	18%	0%
6-12 months	15%	16%	AA or Equiv	24%	15%
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1-3 months	0%	3%	Post-Secondary Certificate	15%	11%
0-1 month	0%	0%	High School Diploma or GED	35%	61%
None	13%	10%	No HSD or GED	1%	0%
Billing, Cost, and Rate Clerks			Insurance Policy Processing Clerks		
Most Common Educational/Training Requirement:					
Moderate-term on-the-job training			Moderate-term on-the-job training		
Job Zone Comparison					



3 - Job Zone Three: Medium Preparation Needed	2 - Job Zone Two: Some Preparation Needed
Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.	Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.
Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.	These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.
Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.	Employees in these occupations need anywhere from a few months to one year of working with experienced employees.

## Tasks

Billing, Cost, and Rate Clerks	Insurance Policy Processing Clerks
Core Tasks	Core Tasks
Generalized Work Activities:	Generalized Work Activities:
<ul style="list-style-type: none"> <li>Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.</li> <li>Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.</li> <li>Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.</li> <li>Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.</li> <li>Updating and Using Relevant Knowledge - Keeping up-to-date technically and applying new knowledge to your job.</li> </ul>	<ul style="list-style-type: none"> <li>Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.</li> <li>Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.</li> <li>Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.</li> <li>Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.</li> <li>Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.</li> </ul>
Specific Tasks	Specific Tasks
Occupation Specific Tasks:	Occupation Specific Tasks:
<ul style="list-style-type: none"> <li>Answer mail and telephone inquiries regarding rates, routing, and procedures.</li> <li>Compile reports of cost factors, such as labor, production, storage, and equipment.</li> <li>Compute credit terms, discounts, shipment charges, and rates for goods and services in order to complete billing documents.</li> <li>Consult sources such as rate books, manuals, and insurance company representatives in order to determine specific charges and information such as rules, regulations, and government tax and tariff information.</li> <li>Contact customers in order to obtain or relay account information.</li> <li>Estimate market value of products or services.</li> <li>Keep records of invoices and support</li> </ul>	<ul style="list-style-type: none"> <li>Apply insurance rating systems.</li> <li>Calculate amount of claim.</li> <li>Contact insured or other involved persons to obtain missing information.</li> <li>Organize and work with detailed office or warehouse records, using computers to enter, access, search and retrieve data.</li> <li>Pay small claims.</li> <li>Post or attach information to claim file.</li> <li>Prepare and review insurance-claim forms and related documents for completeness.</li> <li>Provide customer service, such as giving limited instructions on how to proceed with claims or providing referrals to auto repair facilities or local contractors.</li> <li>Review insurance policy to determine coverage.</li> </ul>



documents.

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- Resolve discrepancies in accounting records.
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- prepare cost estimates
- prepare reports
- process account invoices
- reconcile or balance financial records
- resolve customer or public complaints
- use accounting or bookkeeping software
- use accounting terminology
- use computers to enter, access or retrieve data

- Transmit claims for payment or further investigation.

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##### Detailed Work Activities:

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#### Tools - Examples

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- Desktop computers
- Dictation machines
- Personal computers



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### Labor Market Comparison

Maine Department of Labor.

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Mean Wage	\$ 27,790	\$ 32,190	\$ 4,400
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Employment Base - 2006	2,045	1,849	-196
Projected Employment - 2404	2,066	1,699	-367
Projected Job Growth - 2006-2404	1.0 %	-8.1 %	-9.1 %
Projected Annual Openings - 2006-2404	28	22	-6
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Special Occupations:

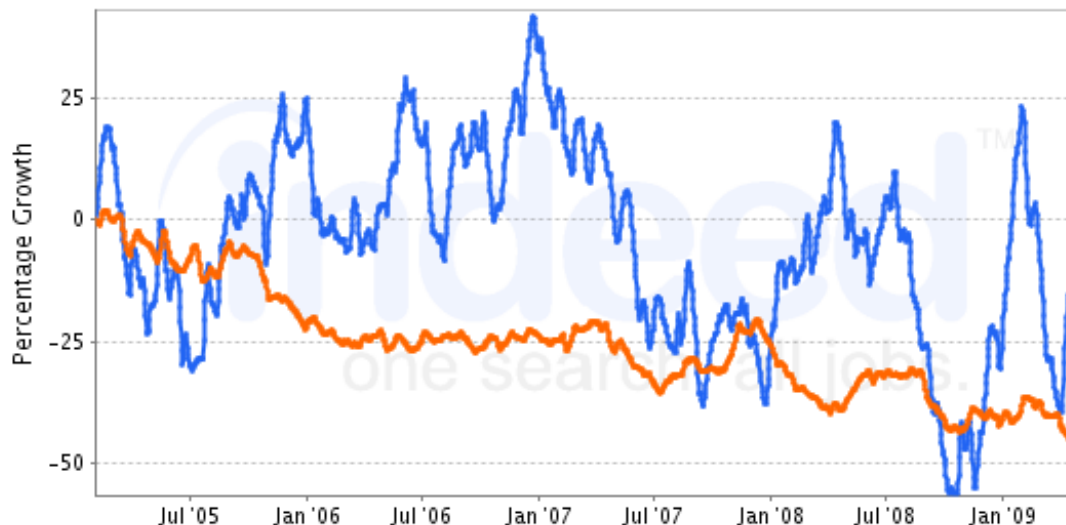
### National Job Posting Trends

Trend for Billing, Cost, and Rate Clerks and Insurance Policy Processing Clerks



### Job Trends from Indeed.com

— Rate Clerk — Insurance Policy Processing Clerk



Data from [Indeed](http://Indeed.com)

### Programs

#### Related Programs

#### General Office/Clerical and Typing Services

General Office Occupations and Clerical Services. A program that prepares individuals to provide basic administrative support under the supervision of office managers, administrative assistants, secretaries, and other office personnel. Includes instruction in typing, keyboarding, filing, general business correspondence, office equipment operation, and communications skills.

Institution	Address	City	URL
Northern Maine Community College	33 Edgemont Dr	Presque Isle	<a href="http://www.nmcc.edu">www.nmcc.edu</a>

### Maine Statewide Promotion Opportunities for Billing, Cost, and Rate Clerks

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-3021.02	Billing, Cost, and Rate Clerks	100	3	1,990	\$27,580.00	\$0.00	1%	28	
43-9041.01	Insurance Claims Clerks	95	2	1,810	\$31,380.00	\$3,800.00	-8%	22	
43-3051.00	Payroll and Timekeeping Clerks	94	3	650	\$30,470.00	\$2,890.00	-3%	17	



43-9041.02	Insurance Policy Processing Clerks	94	2	1,810	\$31,380.00	\$3,800.00	-8%	22	
43-4031.01	Court Clerks	92	2	1,190	\$27,650.00	\$70.00	9%	37	
43-3021.01	Statement Clerks	92	2	1,990	\$27,580.00	\$0.00	1%	28	
43-3031.00	Bookkeeping, Accounting, and Auditing Clerks	92	3	7,220	\$29,840.00	\$2,260.00	6%	177	
43-4011.00	Brokerage Clerks	92	3	270	\$39,120.00	\$11,540.00	-13%	8	
43-4031.03	License Clerks	92	2	1,190	\$27,650.00	\$70.00	9%	37	
13-2053.00	Insurance Underwriters	91	3	460	\$56,090.00	\$28,510.00	-1%	12	
43-4141.00	New Accounts Clerks	91	2	210	\$28,080.00	\$500.00	-14%	6	
43-3021.03	Billing, Posting, and Calculating Machine Operators	91	2	1,990	\$27,580.00	\$0.00	1%	28	
43-6011.00	Executive Secretaries and Administrative Assistants	91	3	3,330	\$38,830.00	\$11,250.00	6%	76	
43-6014.00	Secretaries, Except Legal, Medical, and Executive	91	2	10,400	\$28,260.00	\$680.00	-6%	172	
43-4131.00	Loan Interviewers and Clerks	91	2	770	\$28,060.00	\$480.00	-9%	14	

Special Occupations:

### Top Industries for Insurance Policy Processing Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Insurance agencies and brokerages	524210	27.08%	68,773	70,013	1.80%
Direct insurance (except life, health, and medical) carriers	524120	24.30%	61,718	58,058	-5.93%
Other insurance related activities	524290	8.08%	20,531	22,086	7.58%
Management of companies and enterprises	551100	3.01%	7,656	7,943	3.75%
Insurance and employee benefit funds	525100	1.28%	3,261	3,616	10.91%



State government, excluding education and hospitals	929200	0.94%	2,377	2,100	-11.68%
General medical and surgical hospitals, public and private	622100	0.76%	1,924	1,917	-0.36%
Offices of physicians	621100	0.69%	1,752	1,986	13.39%
Employment services	561300	0.55%	1,403	1,598	13.91%
Office administrative services	561100	0.48%	1,214	1,385	14.11%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.48%	1,226	1,324	7.93%
Depository credit intermediation	522100	0.48%	1,207	1,108	-8.24%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.37%	934	997	6.74%
Self-employed workers, primary job	000601	0.36%	912	875	-4.12%
Other financial investment activities	523900	0.32%	810	1,027	26.84%

### Top Industries for Billing, Cost, and Rate Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Offices of physicians	621100	17.01%	92,153	104,488	13.39%
General medical and surgical hospitals, public and private	622100	7.79%	42,214	42,062	-0.36%
Accounting, tax preparation, bookkeeping, and payroll services	541200	5.93%	32,120	34,285	6.74%
Management of companies and enterprises	551100	3.94%	21,323	22,123	3.75%
Local government, excluding education and hospitals	939300	2.88%	15,598	15,770	1.10%
Offices of dentists	621200	1.79%	9,712	10,372	6.80%
Depository credit intermediation	522100	1.73%	9,371	8,599	-8.24%
Employment services	561300	1.57%	8,524	9,710	13.91%
General freight trucking	484100	1.53%	8,265	8,413	1.80%
Automobile dealers	441100	1.53%	8,304	8,478	2.10%
Office administrative services	561100	1.50%	8,120	9,266	14.11%
Legal services	541100	1.32%	7,148	7,066	-1.15%
Professional and commercial equipment and supplies merchant wholesalers	423400	1.27%	6,896	7,235	4.91%
Self-employed workers, primary job	000601	1.26%	6,802	6,522	-4.12%
Home health care services	621600	1.24%	6,701	9,348	39.49%





# TORQ Analysis of Billing, Cost, and Rate Clerks to Payroll and Timekeeping Clerks

## ANALYSIS INPUT

Transfer	Title	O* NET	Filters		
From Title:	Billing, Cost, and Rate Clerks	43-3021.02	Abilities:	Importance Level: 50	Weight: 1
To Title:	Payroll and Timekeeping Clerks	43-3051.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

## TORQ RESULTS

Grand TORQ:

94

Ability TORQ		Skills TORQ		Knowledge TORQ	
Level	95	Level	93	Level	94

Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Deductive Reasoning	50	8	65	Mathematics	77	3	77	Economics and Accounting	53	10	79
Oral Expression	57	7	68								
Mathematical Reasoning	48	7	68								
Written Comprehension	55	7	62								
Inductive Reasoning	44	3	53								
Oral Comprehension	53	2	68								
Near Vision	57	2	65								
Written Expression	44	2	56								
Selective Attention	37	2	53								

LEVEL and IMPT (IMPORTANCE) refer to the Target Payroll and Timekeeping Clerks. GAP refers to level difference between Billing, Cost, and Rate Clerks and Payroll and Timekeeping Clerks.

## ASK ANALYSIS

Ability Level Comparison - Abilities with importance scores over 50

Description	Billing, Cost, and Rate Clerks	Payroll and Timekeeping Clerks	Importance
Information Ordering	48	46	75
Oral Comprehension	51	53	68



Oral Expression	50	57	68
Problem Sensitivity	44	41	68
Mathematical Reasoning	41	48	68
Deductive Reasoning	42	50	65
Near Vision	55	57	65
Written Comprehension	48	55	62
Speech Recognition	48	39	62
Speech Clarity	44	39	62
Written Expression	42	44	56
Inductive Reasoning	41	44	53
Selective Attention	35	37	53
Category Flexibility	44	41	50

## Skill Level Comparison - Abilities with importance scores over 69

Description	Billing, Cost, and Rate Clerks	Payroll and Timekeeping Clerks	Importance
Mathematics	74	77	77

## Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Billing, Cost, and Rate Clerks	Payroll and Timekeeping Clerks	Importance
Economics and Accounting	43	53	79

## Experience &amp; Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Billing, Cost, and Rate Clerks	Payroll and Timekeeping Clerks	Description	Billing, Cost, and Rate Clerks	Payroll and Timekeeping Clerks
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	0%	0%
6-8 years	0%	6%	Post-Masters Cert	0%	0%
4-6 years	11%	1%	Master's Degree	0%	0%
2-4 years	14%	32%	Post-Bachelor Cert	0%	0%
1-2 years	35%	25%	Bachelors	18%	8%
6-12 months	15%	17%	AA or Equiv	24%	3%
3-6 months	8%	5%	Some College	4%	28%
1-3 months	0%	1%	Post-Secondary Certificate	15%	16%
0-1 month	0%	0%	High School Diploma or GED	35%	41%
None	13%	10%	No HSD or GED	1%	0%

Billing, Cost, and Rate Clerks

Payroll and Timekeeping Clerks

## Most Common Educational/Training Requirement:

Moderate-term on-the-job training

Moderate-term on-the-job training

## Job Zone Comparison

3 - Job Zone Three: Medium Preparation Needed

3 - Job Zone Three: Medium Preparation Needed



Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.

Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.

Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

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## Tasks

### Billing, Cost, and Rate Clerks

#### Core Tasks

##### Generalized Work Activities:

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Updating and Using Relevant Knowledge - Keeping up-to-date technically and applying new knowledge to your job.

#### Specific Tasks

##### Occupation Specific Tasks:

- Answer mail and telephone inquiries regarding rates, routing, and procedures.
- Compile reports of cost factors, such as labor, production, storage, and equipment.
- Compute credit terms, discounts, shipment charges, and rates for goods and services in order to complete billing documents.
- Consult sources such as rate books, manuals, and insurance company representatives in order to determine specific charges and information such as rules, regulations, and government tax and tariff information.
- Contact customers in order to obtain or relay account information.
- Estimate market value of products or services.
- Keep records of invoices and support documents.
- Operate typing, adding, calculating, and

### Payroll and Timekeeping Clerks

#### Core Tasks

##### Generalized Work Activities:

- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Documenting/Recording Information - Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form.
- Performing Administrative Activities - Performing day-to-day administrative tasks such as maintaining information files and processing paperwork.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.

#### Specific Tasks

##### Occupation Specific Tasks:

- Compile employee time, production, and payroll data from time sheets and other records.
- Compile statistical reports, statements, and summaries related to pay and benefits accounts, and submit them to appropriate departments.
- Complete time sheets showing employees' arrival and departure times.
- Complete, verify, and process forms and documentation for administration of benefits such as pension plans, and unemployment and medical insurance.
- Compute wages and deductions, and enter data into computers.
- Coordinate special programs, such as United Way campaigns, that involve payroll deductions.
- Distribute and collect timecards each pay period.
- Issue and record adjustments to pay related



billing machines.

- Perform bookkeeping work, including posting data and keeping other records concerning costs of goods and services and the shipment of goods.
- Prepare itemized statements, bills, or invoices; and record amounts due for items purchased or services rendered.
- Resolve discrepancies in accounting records.
- Review compiled data on operating costs and revenues in order to set rates.
- Review documents such as purchase orders, sales tickets, charge slips, or hospital records in order to compute fees and charges due.
- Track accumulated hours and dollar amounts charged to each client job in order to calculate client fees for professional services such as legal and accounting services.
- Type billing documents, shipping labels, credit memorandums, and credit forms, using typewriters or computers.
- Update manuals when rates, rules, or regulations are amended.
- Verify accuracy of billing data and revise any errors.

#### Detailed Tasks

##### Detailed Work Activities:

- answer customer or public inquiries
- compile data for financial reports
- complete patient bills
- compute financial data
- detect discrepancies on records or reports
- ensure correct grammar, punctuation, or spelling
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- maintain account records
- maintain balance sheets
- maintain inventory of office forms
- maintain records, reports, or files
- operate business machines
- prepare billing statements
- prepare cost estimates
- prepare reports
- process account invoices
- reconcile or balance financial records
- resolve customer or public complaints
- use accounting or bookkeeping software
- use accounting terminology
- use computers to enter, access or retrieve data
- use spreadsheet software
- use telephone communication techniques

to previous errors or retroactive increases.

- Keep informed about changes in tax and deduction laws that apply to the payroll process.
- Post relevant work hours to client files to bill clients properly.
- Prepare and balance period-end reports, and reconcile issued payrolls to bank statements.
- Process and issue employee paychecks and statements of earnings and deductions.
- Provide information to employees and managers on payroll matters, tax issues, benefit plans, and collective agreement provisions.
- Record employee information, such as exemptions, transfers, and resignations, to maintain and update payroll records.
- Review time sheets, work charts, wage computation, and other information to detect and reconcile payroll discrepancies.
- Verify attendance, hours worked, and pay adjustments, and post information onto designated records.

#### Detailed Tasks

##### Detailed Work Activities:

- compile data for financial reports
- compute financial data
- compute taxes
- enter time sheet information
- fill out business or government forms
- maintain balance sheets
- maintain records, reports, or files
- prepare reports
- prepare tax reports
- process payroll documents, records, or checks
- reconcile or balance financial records
- use computers to enter, access or retrieve data
- use oral or written communication techniques

#### Tools - Examples

- 10-key calculators
- Desktop computers
- Computer terminals
- Personal computers



- use word processing or desktop publishing software
- verify data from invoices to ensure accuracy
- write business correspondence

### Labor Market Comparison

Maine Department of Labor.

Description	Billing, Cost, and Rate Clerks	Payroll and Timekeeping Clerks	Difference
Median Wage	\$ 27,580	\$ 30,470	\$ 2,890
10th Percentile Wage	\$ 20,390	\$ 22,470	\$ 2,080
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 31,490	\$ 35,970	\$ 4,480
90th Percentile Wage	\$ 36,570	\$ 40,700	\$ 4,130
Mean Wage	\$ 27,790	\$ 31,260	\$ 3,470
Total Employment - 2395	1,990	650	-1,340
Employment Base - 2006	2,045	672	-1,373
Projected Employment - 2404	2,066	649	-1,417
Projected Job Growth - 2006-2404	1.0 %	-3.4 %	-4.5 %
Projected Annual Openings - 2006-2404	28	17	-11
Special			

Special Occupations:

### National Job Posting Trends

Trend for Billing, Cost, and Rate Clerks and Payroll and Timekeeping Clerks



### Job Trends from Indeed.com

— Rate Clerk — Payroll Clerk



Data from [Indeed](http://Indeed.com)

### Programs

#### Related Programs

#### Accounting Technician

Accounting Technology/Technician and Bookkeeping. A program that prepares individuals to provide technical administrative support to professional accountants and other financial management personnel. Includes instruction in posting transactions to accounts, record-keeping systems, accounting software operation, and general accounting principles and practices.

Institution	Address	City	URL
Central Maine Community College	1250 Turner St	Auburn	<a href="http://www.cmcc.edu">www.cmcc.edu</a>
Kennebec Valley Community College	92 Western Ave	Fairfield	<a href="http://www.kvcc.me.edu">www.kvcc.me.edu</a>
University of Maine at Machias	9 O'Brien Ave	Machias	<a href="http://www.umm.maine.edu">www.umm.maine.edu</a>
Northern Maine Community College	33 Edgemont Dr	Presque Isle	<a href="http://www.nmcc.edu">www.nmcc.edu</a>

### Maine Statewide Promotion Opportunities for Billing, Cost, and Rate Clerks

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43-4131.00	Loan Interviewers and Clerks	91	2	770	\$28,060.00	\$480.00	-9%	14	

Special Occupations:

### Top Industries for Payroll and Timekeeping Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Accounting, tax preparation, bookkeeping, and payroll services	541200	8.45%	18,059	23,560	30.46%
Management of companies and enterprises	551100	5.64%	12,037	12,489	3.75%
Local government, excluding education and hospitals	939300	5.51%	11,780	11,910	1.10%



Employment services	561300	4.85%	10,350	11,790	13.91%
Elementary and secondary schools, public and private	611100	4.67%	9,971	9,457	-5.16%
General medical and surgical hospitals, public and private	622100	2.25%	4,805	4,788	-0.36%
Automobile dealers	441100	2.21%	4,730	4,830	2.10%
Nursing care facilities	623100	2.13%	4,543	4,444	-2.19%
Plumbing, heating, and air-conditioning contractors	238220	1.61%	3,441	3,497	1.63%
Federal government, excluding postal service	919999	1.57%	3,355	2,855	-14.92%
Colleges, universities, and professional schools, public and private	611300	1.48%	3,152	3,173	0.69%
Electrical contractors	238210	1.43%	3,053	2,881	-5.63%
General freight trucking	484100	1.29%	2,750	2,800	1.80%
Other specialty trade contractors	238900	1.27%	2,711	2,697	-0.53%
Nonresidential building construction	236200	1.26%	2,700	2,723	0.84%

### Top Industries for Billing, Cost, and Rate Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Offices of physicians	621100	17.01%	92,153	104,488	13.39%
General medical and surgical hospitals, public and private	622100	7.79%	42,214	42,062	-0.36%
Accounting, tax preparation, bookkeeping, and payroll services	541200	5.93%	32,120	34,285	6.74%
Management of companies and enterprises	551100	3.94%	21,323	22,123	3.75%
Local government, excluding education and hospitals	939300	2.88%	15,598	15,770	1.10%
Offices of dentists	621200	1.79%	9,712	10,372	6.80%
Depository credit intermediation	522100	1.73%	9,371	8,599	-8.24%
Employment services	561300	1.57%	8,524	9,710	13.91%
General freight trucking	484100	1.53%	8,265	8,413	1.80%
Automobile dealers	441100	1.53%	8,304	8,478	2.10%
Office administrative services	561100	1.50%	8,120	9,266	14.11%
Legal services	541100	1.32%	7,148	7,066	-1.15%
Professional and commercial equipment and supplies merchant wholesalers	423400	1.27%	6,896	7,235	4.91%
Self-employed workers, primary job	000601	1.26%	6,802	6,522	-4.12%
Home health care services	621600	1.24%	6,701	9,348	39.49%





# TORQ Analysis of Billing, Cost, and Rate Clerks to Brokerage Clerks

## ANALYSIS INPUT

Transfer	Title	O*NET	Filters		
From Title:	Billing, Cost, and Rate Clerks	43-3021.02	Abilities:	Importance Level: 50	Weight: 1
To Title:	Brokerage Clerks	43-4011.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

## TORQ RESULTS

Grand TORQ:

92

Ability TORQ

Skills TORQ

Knowledge TORQ

Level

93

Level

92

Level

91

## Gaps To Narrow if Possible

## Upgrade These Skills

## Knowledge to Add

Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Deductive Reasoning	53	11	59	Speaking	83	6	95	Customer and Personal Service	77	23	88
Written Comprehension	57	9	72	Service Orientation	61	6	72	Economics and Accounting	53	15	70
Written Expression	50	8	65								
Speech Clarity	51	7	72								
Number Facility	53	9	53								
Finger Dexterity	39	9	53								
Oral Expression	57	7	65								
Oral Comprehension	57	6	68								
Inductive Reasoning	48	7	56								
Selective Attention	42	7	56								
Flexibility of Closure	37	7	50								
Speech Recognition	53	5	65								
Near Vision	59	4	68								
Mathematical Reasoning	46	5	53								
Perceptual Speed	35	3	50								

LEVEL and IMPT (IMPORTANCE) refer to the Target Brokerage Clerks. GAP refers to level difference between Billing, Cost, and Rate Clerks and Brokerage Clerks.



## ASK ANALYSIS

### Ability Level Comparison - Abilities with importance scores over 50

Description	Billing, Cost, and Rate Clerks	Brokerage Clerks	Importance
Written Comprehension	48	57	72
Speech Clarity	44	51	72
Oral Comprehension	51	57	68
Near Vision	55	59	68
Oral Expression	50	57	65
Written Expression	42	50	65
Problem Sensitivity	44	44	65
Speech Recognition	48	53	65
Information Ordering	48	46	62
Deductive Reasoning	42	53	59
Inductive Reasoning	41	48	56
Selective Attention	35	42	56
Mathematical Reasoning	41	46	53
Number Facility	44	53	53
Finger Dexterity	30	39	53
Flexibility of Closure	30	37	50
Perceptual Speed	32	35	50

### Skill Level Comparison - Abilities with importance scores over 69

Description	Billing, Cost, and Rate Clerks	Brokerage Clerks	Importance
Speaking	77	83	95
Service Orientation	55	61	72

### Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Billing, Cost, and Rate Clerks	Brokerage Clerks	Importance
Customer and Personal Service	54	77	88
Economics and Accounting	38	53	70

## Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Billing, Cost, and Rate Clerks	Brokerage Clerks	Description	Billing, Cost, and Rate Clerks	Brokerage Clerks
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	0%	0%
6-8 years	0%	0%	Post-Masters Cert	0%	0%
4-6 years	11%	12%	Master's Degree	0%	0%



2-4 years	14%	14%	Master's Degree	0%	0%
1-2 years	35%	46%	Post-Bachelor Cert	0%	0%
6-12 months	15%	3%	Bachelors	18%	32%
3-6 months	8%	2%	AA or Equiv	24%	13%
1-3 months	0%	0%	Some College	4%	31%
0-1 month	0%	0%	Post-Secondary Certificate	15%	0%
None	13%	16%	High School Diploma or GED	35%	22%
			No HSD or GED	1%	0%

## Billing, Cost, and Rate Clerks

## Brokerage Clerks

## Most Common Educational/Training Requirement:

Moderate-term on-the-job training

Moderate-term on-the-job training

## Job Zone Comparison

## 3 - Job Zone Three: Medium Preparation Needed

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Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.

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Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

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## Tasks

## Billing, Cost, and Rate Clerks

## Brokerage Clerks

## Core Tasks

## Core Tasks

## Generalized Work Activities:

## Generalized Work Activities:

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Updating and Using Relevant Knowledge - Keeping up-to-date technically and applying new knowledge to your job.

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Updating and Using Relevant Knowledge - Keeping up-to-date technically and applying new knowledge to your job.

## Specific Tasks

## Specific Tasks

## Occupation Specific Tasks:

- Answer mail and telephone inquiries regarding rates, routing, and procedures.



- Compile reports on cost factors, such as labor, production, storage, and equipment.
- Compute credit terms, discounts, shipment charges, and rates for goods and services in order to complete billing documents.
- Consult sources such as rate books, manuals, and insurance company representatives in order to determine specific charges and information such as rules, regulations, and government tax and tariff information.
- Contact customers in order to obtain or relay account information.
- Estimate market value of products or services.
- Keep records of invoices and support documents.
- Operate typing, adding, calculating, and billing machines.
- Perform bookkeeping work, including posting data and keeping other records concerning costs of goods and services and the shipment of goods.
- Prepare itemized statements, bills, or invoices; and record amounts due for items purchased or services rendered.
- Resolve discrepancies in accounting records.
- Review compiled data on operating costs and revenues in order to set rates.
- Review documents such as purchase orders, sales tickets, charge slips, or hospital records in order to compute fees and charges due.
- Track accumulated hours and dollar amounts charged to each client job in order to calculate client fees for professional services such as legal and accounting services.
- Type billing documents, shipping labels, credit memorandums, and credit forms, using typewriters or computers.
- Update manuals when rates, rules, or regulations are amended.
- Verify accuracy of billing data and revise any errors.

#### Detailed Tasks

##### Detailed Work Activities:

- answer customer or public inquiries
- compile data for financial reports
- complete patient bills
- compute financial data
- detect discrepancies on records or reports
- ensure correct grammar, punctuation, or spelling
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- maintain account records
- maintain balance sheets

#### Occupation Specific Tasks:

- Compute total holdings, dividends, interest, transfer taxes, brokerage fees, and commissions, and allocate appropriate payments to customers.
- Correspond with customers and confer with coworkers in order to answer inquiries, discuss market fluctuations, and resolve account problems.
- File, type, and operate standard office machines.
- Monitor daily stock prices, and compute fluctuations in order to determine the need for additional collateral to secure loans.
- Prepare forms, such as receipts, withdrawal orders, transmittal papers, and transfer confirmations, based on transaction requests from stockholders.
- Prepare reports summarizing daily transactions and earnings for individual customer accounts.
- Record and document security transactions, such as purchases, sales, conversions, redemptions, and payments, using computers, accounting ledgers, and certificate records.
- Schedule and coordinate transfer and delivery of security certificates between companies, departments, and customers.
- Verify ownership and transaction information and dividend distribution instructions to ensure conformance with governmental regulations, using stock records and reports.

#### Detailed Tasks

##### Detailed Work Activities:

- answer customer or public inquiries
- arrange delivery schedules
- communicate with customers or employees to disseminate information
- compile data for financial reports
- compute financial data
- compute taxes
- detect discrepancies on records or reports
- ensure correct grammar, punctuation, or spelling
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- gather relevant financial data
- maintain account records
- maintain telephone logs
- make decisions
- obtain information from individuals
- operate business machines
- operate calculating devices
- prepare financial reports



- maintain inventory of office forms
- maintain records, reports, or files
- operate business machines
- prepare billing statements
- prepare cost estimates
- prepare reports
- process account invoices
- reconcile or balance financial records
- resolve customer or public complaints
- use accounting or bookkeeping software
- use accounting terminology
- use computers to enter, access or retrieve data
- use spreadsheet software
- use telephone communication techniques
- use word processing or desktop publishing software
- verify data from invoices to ensure accuracy
- write business correspondence

- prepare reports
- provide customer service
- reconcile or balance financial records
- resolve customer or public complaints
- use computers to enter, access and retrieve financial data
- use computers to enter, access or retrieve data
- use knowledge of written communication in sales work
- use oral or written communication techniques
- use telephone communication techniques
- verify bank or financial transactions
- write business correspondence

#### Tools - Examples

- 10-key calculators
- Desktop computers
- Personal computers
- Multi-line telephone systems

### Labor Market Comparison

Maine Department of Labor.

Description	Billing, Cost, and Rate Clerks	Brokerage Clerks	Difference
Median Wage	\$ 27,580	\$ 39,120	\$ 11,540
10th Percentile Wage	\$ 20,390	\$ 27,750	\$ 7,360
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 31,490	\$ 46,710	\$ 15,220
90th Percentile Wage	\$ 36,570	\$ 59,590	\$ 23,020
Mean Wage	\$ 27,790	\$ 40,490	\$ 12,700
Total Employment - 2395	1,990	270	-1,720
Employment Base - 2006	2,045	259	-1,786
Projected Employment - 2404	2,066	225	-1,841
Projected Job Growth - 2006-2404	1.0 %	-13.1 %	-14.1 %
Projected Annual Openings - 2006-2404	28	8	-20
Special			

Special Occupations:

### National Job Posting Trends

Trend for Billing, Cost, and Rate Clerks and Brokerage Clerks



Data from [Indeed](http://Indeed.com)

## Programs

### Related Programs

#### Accounting Technician

Accounting Technology/Technician and Bookkeeping. A program that prepares individuals to provide technical administrative support to professional accountants and other financial management personnel. Includes instruction in posting transactions to accounts, record-keeping systems, accounting software operation, and general accounting principles and practices.

Institution	Address	City	URL
Central Maine Community College	1250 Turner St	Auburn	<a href="http://www.cmcc.edu">www.cmcc.edu</a>
Kennebec Valley Community College	92 Western Ave	Fairfield	<a href="http://www.kvcc.me.edu">www.kvcc.me.edu</a>
University of Maine at Machias	9 O'Brien Ave	Machias	<a href="http://www.umm.maine.edu">www.umm.maine.edu</a>
Northern Maine Community College	33 Edgemont Dr	Presque Isle	<a href="http://www.nmcc.edu">www.nmcc.edu</a>

## Maine Statewide Promotion Opportunities for Billing, Cost, and Rate Clerks

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-3021.02	Billing, Cost, and Rate Clerks	100	3	1,990	\$27,580.00	\$0.00	1%	28	
43-9041.01	Insurance Claims Clerks	95	2	1,810	\$31,380.00	\$3,800.00	-8%	22	



43-3051.00	Payroll and Timekeeping Clerks	94	3	650	\$30,470.00	\$2,890.00	-3%	17	
43-9041.02	Insurance Policy Processing Clerks	94	2	1,810	\$31,380.00	\$3,800.00	-8%	22	
43-4031.01	Court Clerks	92	2	1,190	\$27,650.00	\$70.00	9%	37	
43-3021.01	Statement Clerks	92	2	1,990	\$27,580.00	\$0.00	1%	28	
43-3031.00	Bookkeeping, Accounting, and Auditing Clerks	92	3	7,220	\$29,840.00	\$2,260.00	6%	177	
43-4011.00	Brokerage Clerks	92	3	270	\$39,120.00	\$11,540.00	-13%	8	
43-4031.03	License Clerks	92	2	1,190	\$27,650.00	\$70.00	9%	37	
13-2053.00	Insurance Underwriters	91	3	460	\$56,090.00	\$28,510.00	-1%	12	
43-4141.00	New Accounts Clerks	91	2	210	\$28,080.00	\$500.00	-14%	6	
43-3021.03	Billing, Posting, and Calculating Machine Operators	91	2	1,990	\$27,580.00	\$0.00	1%	28	
43-6011.00	Executive Secretaries and Administrative Assistants	91	3	3,330	\$38,830.00	\$11,250.00	6%	76	
43-6014.00	Secretaries, Except Legal, Medical, and Executive	91	2	10,400	\$28,260.00	\$680.00	-6%	172	
43-4131.00	Loan Interviewers and Clerks	91	2	770	\$28,060.00	\$480.00	-9%	14	

Special Occupations:

### Top Industries for Brokerage Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Securities and commodity contracts, brokerages, and exchanges	5231-2	63.06%	46,231	58,198	25.89%
Other financial investment activities	523900	12.21%	8,952	11,159	24.66%
Depository credit intermediation	522100	11.86%	8,693	8,623	-0.80%



Management of companies and enterprises	551100	4.55%	3,339	3,405	1.97%
Insurance agencies and brokerages	524210	0.85%	625	625	0.05%
Offices of real estate agents and brokers	531200	0.71%	518	558	7.74%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.58%	428	454	6.07%
Other insurance related activities	524290	0.41%	303	320	5.73%
Employment services	561300	0.29%	210	235	11.95%
Direct insurance (except life, health, and medical) carriers	524120	0.21%	155	143	-7.55%
Local government, excluding education and hospitals	939300	0.20%	146	145	-0.64%
Insurance and employee benefit funds	525100	0.18%	135	148	9.00%

### Top Industries for Billing, Cost, and Rate Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Offices of physicians	621100	17.01%	92,153	104,488	13.39%
General medical and surgical hospitals, public and private	622100	7.79%	42,214	42,062	-0.36%
Accounting, tax preparation, bookkeeping, and payroll services	541200	5.93%	32,120	34,285	6.74%
Management of companies and enterprises	551100	3.94%	21,323	22,123	3.75%
Local government, excluding education and hospitals	939300	2.88%	15,598	15,770	1.10%
Offices of dentists	621200	1.79%	9,712	10,372	6.80%
Depository credit intermediation	522100	1.73%	9,371	8,599	-8.24%
Employment services	561300	1.57%	8,524	9,710	13.91%
General freight trucking	484100	1.53%	8,265	8,413	1.80%
Automobile dealers	441100	1.53%	8,304	8,478	2.10%
Office administrative services	561100	1.50%	8,120	9,266	14.11%
Legal services	541100	1.32%	7,148	7,066	-1.15%
Professional and commercial equipment and supplies merchant wholesalers	423400	1.27%	6,896	7,235	4.91%
Self-employed workers, primary job	000601	1.26%	6,802	6,522	-4.12%
Home health care services	621600	1.24%	6,701	9,348	39.49%





# TORQ Analysis of Billing, Cost, and Rate Clerks to Statement Clerks

## ANALYSIS INPUT

Transfer	Title	O*NET	Filters			
From Title:	Billing, Cost, and Rate Clerks	43-3021.02	Abilities:	Importance Level: 50	Weight: 1	
To Title:	Statement Clerks	43-3021.01	Skills:	Importance Level: 69	Weight: 1	
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1	

## TORQ RESULTS

Grand TORQ:

92

Ability TORQ		Skills TORQ		Knowledge TORQ	
Level	97	Level	95	Level	83

Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Selective Attention	39	4	53	Critical Thinking	60	2	80	No Knowledge Upgrades Required!			
Oral Expression	51	1	56								

LEVEL and IMPT (IMPORTANCE) refer to the Target Statement Clerks. GAP refers to level difference between Billing, Cost, and Rate Clerks and Statement Clerks.

## ASK ANALYSIS

Ability Level Comparison - Abilities with importance scores over 50

Description	Billing, Cost, and Rate Clerks		Statement Clerks		Importance
Oral Comprehension	51		48		65
Problem Sensitivity	44		41		62
Near Vision	55		50		62
Information Ordering	48		44		59
Speech Clarity	44		41		59
Written Comprehension	48		44		56
Oral Expression	50		51		56
Speech Recognition	48		41		56
Selective Attention	35		39		53
Written Expression	42		37		50
Deductive Reasoning	42		39		50
Inductive Reasoning	41		37		50



## Skill Level Comparison - Abilities with importance scores over 69

Description	Billing, Cost, and Rate Clerks	Statement Clerks	Importance
Critical Thinking	58	60	80

## Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Billing, Cost, and Rate Clerks	Statement Clerks	Importance
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## Experience &amp; Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Billing, Cost, and Rate Clerks	Statement Clerks	Description	Billing, Cost, and Rate Clerks	Statement Clerks
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	0%	0%
6-8 years	0%	0%	Post-Masters Cert	0%	0%
4-6 years	11%	0%	Master's Degree	0%	0%
2-4 years	14%	32%	Post-Bachelor Cert	0%	0%
1-2 years	35%	37%	Bachelors	18%	0%
6-12 months	15%	3%	AA or Equiv	24%	31%
3-6 months	8%	8%	Some College	4%	38%
1-3 months	0%	0%	Post-Secondary Certificate	15%	0%
0-1 month	0%	0%	High School Diploma or GED	35%	28%
None	13%	15%	No HSD or GED	1%	1%

Billing, Cost, and Rate Clerks

Statement Clerks

## Most Common Educational/Training Requirement:

Moderate-term on-the-job training

Moderate-term on-the-job training

## Job Zone Comparison

## 3 - Job Zone Three: Medium Preparation Needed

Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.

Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.

Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

## 2 - Job Zone Two: Some Preparation Needed

Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.

These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.

Employees in these occupations need anywhere from a few months to one year of working with experienced employees.

## Tasks

Billing, Cost, and Rate Clerks	Statement Clerks
Core Tasks	Core Tasks



## Generalized Work Activities:

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Updating and Using Relevant Knowledge - Keeping up-to-date technically and applying new knowledge to your job.

## Specific Tasks

## Occupation Specific Tasks:

- Answer mail and telephone inquiries regarding rates, routing, and procedures.
- Compile reports of cost factors, such as labor, production, storage, and equipment.
- Compute credit terms, discounts, shipment charges, and rates for goods and services in order to complete billing documents.
- Consult sources such as rate books, manuals, and insurance company representatives in order to determine specific charges and information such as rules, regulations, and government tax and tariff information.
- Contact customers in order to obtain or relay account information.
- Estimate market value of products or services.
- Keep records of invoices and support documents.
- Operate typing, adding, calculating, and billing machines.
- Perform bookkeeping work, including posting data and keeping other records concerning costs of goods and services and the shipment of goods.
- Prepare itemized statements, bills, or invoices; and record amounts due for items purchased or services rendered.
- Resolve discrepancies in accounting records.
- Review compiled data on operating costs and revenues in order to set rates.
- Review documents such as purchase orders, sales tickets, charge slips, or hospital records in order to compute fees and charges due.
- Track accumulated hours and dollar amounts charged to each client job in order to calculate client fees for professional

## Generalized Work Activities:

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Updating and Using Relevant Knowledge - Keeping up-to-date technically and applying new knowledge to your job.

## Specific Tasks

## Occupation Specific Tasks:

- Answer mail and telephone inquiries regarding rates, routing, and procedures.
- Compile reports of cost factors, such as labor, production, storage, and equipment.
- Compute credit terms, discounts, shipment charges, and rates for goods and services in order to complete billing documents.
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- Track accumulated hours and dollar amounts charged to each client job in order to calculate client fees for professional



services such as legal and accounting services.

- Type billing documents, shipping labels, credit memorandums, and credit forms, using typewriters or computers.
- Update manuals when rates, rules, or regulations are amended.
- Verify accuracy of billing data and revise any errors.

#### Detailed Tasks

##### Detailed Work Activities:

- answer customer or public inquiries
- compile data for financial reports
- complete patient bills
- compute financial data
- detect discrepancies on records or reports
- ensure correct grammar, punctuation, or spelling
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- maintain account records
- maintain balance sheets
- maintain inventory of office forms
- maintain records, reports, or files
- operate business machines
- prepare billing statements
- prepare cost estimates
- prepare reports
- process account invoices
- reconcile or balance financial records
- resolve customer or public complaints
- use accounting or bookkeeping software
- use accounting terminology
- use computers to enter, access or retrieve data
- use spreadsheet software
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- use word processing or desktop publishing software
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##### Detailed Work Activities:

- answer customer or public inquiries
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## Labor Market Comparison

Maine Department of Labor.

Description	Billing, Cost, and Rate Clerks	Statement Clerks	Difference
Median Wage	\$ 27,580	\$ 27,580	\$ 0
10th Percentile Wage	\$ 20,390	\$ 20,390	\$ 0
25th Percentile Wage	N/A	N/A	N/A

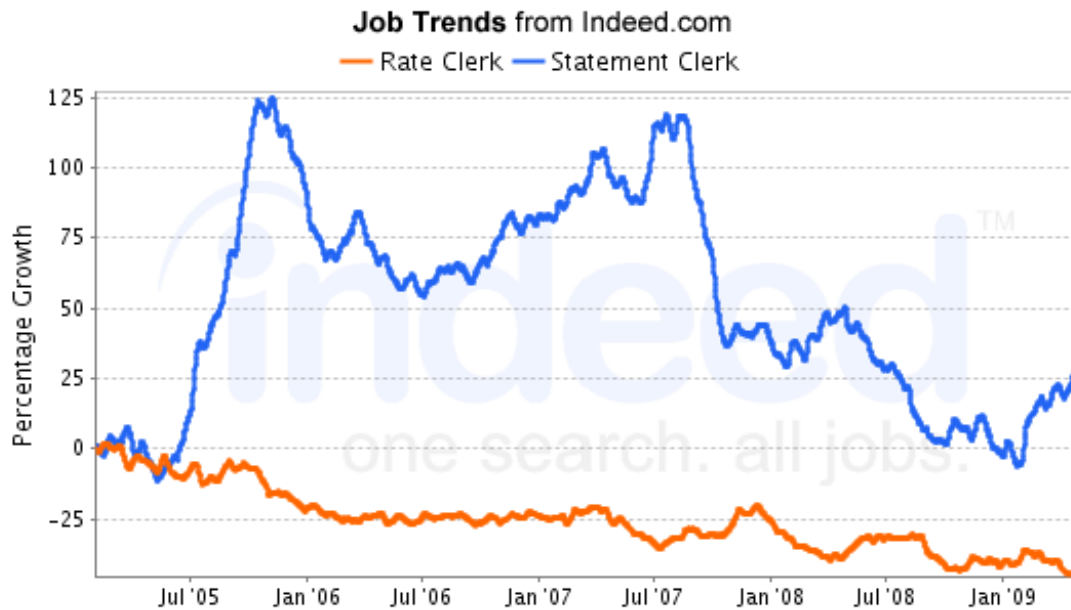


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Employment Base - 2006	2,045	2,045	0
Projected Employment - 2404	2,066	2,066	0
Projected Job Growth - 2006-2404	1.0 %	1.0 %	0.0 %
Projected Annual Openings - 2006-2404	28	28	0
Special			

Special Occupations:

### National Job Posting Trends

Trend for Billing, Cost, and Rate Clerks and Statement Clerks



Data from [Indeed](http://indeed.com)

### Programs

#### Related Programs

#### Accounting Technician

Accounting Technology/Technician and Bookkeeping. A program that prepares individuals to provide technical administrative support to professional accountants and other financial management personnel. Includes instruction in posting transactions to accounts, record-keeping systems, accounting software operation, and general accounting principles and practices.

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Kennebec Valley Community College	92 Western Ave	Fairfield	<a href="http://www.kvcc.me.edu">www.kvcc.me.edu</a>
University of Maine at Machias	9 O'Brien Ave	Machias	<a href="http://www.umm.maine.edu">www.umm.maine.edu</a>
Northern Maine Community College	33 Edgemont Dr	Presque Isle	<a href="http://www.nmcc.edu">www.nmcc.edu</a>
General Office/Clerical and Typing Services			
General Office Occupations and Clerical Services. A program that prepares individuals to provide basic administrative support under the supervision of office managers, administrative assistants, secretaries, and other office personnel. Includes instruction in typing, keyboarding, filing, general business correspondence, office equipment operation, and communications skills.			
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43-6011.00	Executive Secretaries and Administrative Assistants	91	3	3,330	\$38,830.00	\$11,250.00	6%	76	
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43-4131.00	Loan Interviewers and Clerks	91	2	770	\$28,060.00	\$480.00	-9%	14	

Special Occupations:

### Top Industries for Statement Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Offices of physicians	621100	17.01%	92,153	104,488	13.39%
General medical and surgical hospitals, public and private	622100	7.79%	42,214	42,062	-0.36%
Accounting, tax preparation, bookkeeping, and payroll services	541200	5.93%	32,120	34,285	6.74%
Management of companies and enterprises	551100	3.94%	21,323	22,123	3.75%
Local government, excluding education and hospitals	939300	2.88%	15,598	15,770	1.10%
Offices of dentists	621200	1.79%	9,712	10,372	6.80%
Depository credit intermediation	522100	1.73%	9,371	8,599	-8.24%
Employment services	561300	1.57%	8,524	9,710	13.91%
General freight trucking	484100	1.53%	8,265	8,413	1.80%
Automobile dealers	441100	1.53%	8,304	8,478	2.10%
Office administrative services	561100	1.50%	8,120	9,266	14.11%
Legal services	541100	1.32%	7,148	7,066	-1.15%
Professional and commercial equipment and supplies merchant wholesalers	423400	1.27%	6,896	7,235	4.91%
Self-employed workers, primary job	000601	1.26%	6,802	6,522	-4.12%
Home health care services	621600	1.24%	6,701	9,348	39.49%

### Top Industries for Billing, Cost, and Rate Clerks



Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Offices of physicians	621100	17.01%	92,153	104,488	13.39%
General medical and surgical hospitals, public and private	622100	7.79%	42,214	42,062	-0.36%
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# TORQ Analysis of Billing, Cost, and Rate Clerks to Bookkeeping, Accounting, and Auditing Clerks

## ANALYSIS INPUT

Transfer	Title	O* NET	Filters		
From Title:	Billing, Cost, and Rate Clerks	43-3021.02	Abilities:	Importance Level: 50	Weight: 1
To Title:	Bookkeeping, Accounting, and Auditing Clerks	43-3031.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

## TORQ RESULTS

Grand TORQ:

92

Ability TORQ

Skills TORQ

Knowledge TORQ

Level

Level

Level

92

90

94

## Gaps To Narrow if Possible

## Upgrade These Skills

## Knowledge to Add

Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Mathematical Reasoning	51	10	78	Mathematics	83	9	80	No Knowledge Upgrades Required!			
Deductive Reasoning	50	8	68	Time Management	59	6	72				
Perceptual Speed	41	9	56								
Number Facility	51	7	62								
Near Vision	60	5	81								
Written Comprehension	53	5	68								
Category Flexibility	50	6	50								
Inductive Reasoning	46	5	50								
Selective Attention	39	4	56								
Information Ordering	51	3	68								
Oral Expression	53	3	65								
Oral Comprehension	53	2	68								
Written Expression	44	2	68								

LEVEL and IMPT (IMPORTANCE) refer to the Target Bookkeeping, Accounting, and Auditing Clerks. GAP refers to level difference between Billing, Cost, and Rate Clerks and Bookkeeping, Accounting, and Auditing Clerks.

## ASK ANALYSIS



## Ability Level Comparison - Abilities with importance scores over 50

Description	Billing, Cost, and Rate Clerks	Bookkeeping, Accounting, and Auditing Clerks	Importance
Near Vision	55	60	81
Mathematical Reasoning	41	51	78
Problem Sensitivity	44	44	72
Oral Comprehension	51	53	68
Written Comprehension	48	53	68
Written Expression	42	44	68
Deductive Reasoning	42	50	68
Information Ordering	48	51	68
Oral Expression	50	53	65
Speech Clarity	44	37	65
Number Facility	44	51	62
Speech Recognition	48	44	62
Perceptual Speed	32	41	56
Selective Attention	35	39	56
Inductive Reasoning	41	46	50
Category Flexibility	44	50	50

## Skill Level Comparison - Abilities with importance scores over 69

Description	Billing, Cost, and Rate Clerks	Bookkeeping, Accounting, and Auditing Clerks	Importance
Mathematics	74	83	80
Time Management	53	59	72

## Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Billing, Cost, and Rate Clerks	Bookkeeping, Accounting, and Auditing Clerks	Importance
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## Experience &amp; Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Billing, Cost, and Rate Clerks	Bookkeeping, Accounting, and Auditing Clerks	Description	Billing, Cost, and Rate Clerks	Bookkeeping, Accounting, and Auditing Clerks
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	0%	0%
6-8 years	0%	6%	Post-Masters Cert	0%	0%
4-6 years	11%	2%	Master's Degree	0%	0%
2-4 years	14%	36%	Post-Bachelor Cert	0%	0%
1-2 years	35%	30%	Bachelors	18%	17%
6-12 months	15%	7%	AA or Equiv	24%	21%
3-6 months	8%	5%	Some College	4%	33%
			Post-Secondary	15%	50%



1-3 months	0%	4%	Certificate	15%	0%
0-1 month	0%	5%	High School Diploma or GED	35%	21%
None	13%	0%	No HSD or GED	1%	0%

## Billing, Cost, and Rate Clerks

## Bookkeeping, Accounting, and Auditing Clerks

## Most Common Educational/Training Requirement:

Moderate-term on-the-job training

Moderate-term on-the-job training

## Job Zone Comparison

## 3 - Job Zone Three: Medium Preparation Needed

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Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.

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Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.

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Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

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## Tasks

## Billing, Cost, and Rate Clerks

## Bookkeeping, Accounting, and Auditing Clerks

## Core Tasks

## Core Tasks

## Generalized Work Activities:

## Generalized Work Activities:

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Updating and Using Relevant Knowledge - Keeping up-to-date technically and applying new knowledge to your job.

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Organizing, Planning, and Prioritizing Work - Developing specific goals and plans to prioritize, organize, and accomplish your work.

## Specific Tasks

## Specific Tasks

## Occupation Specific Tasks:

## Occupation Specific Tasks:

- Answer mail and telephone inquiries regarding rates, routing, and procedures.
- Compile reports of cost factors, such as labor, production, storage, and equipment.
- Compute credit terms, discounts, shipment charges, and rates for goods and services in order to complete billing documents.
- Consult sources such as rate books, manuals, and insurance company representatives in order to determine

- Access computerized financial information to answer general questions as well as those related to specific accounts.
- Calculate and prepare checks for utilities, taxes, and other payments.
- Calculate costs of materials, overhead and other expenses, based on estimates, quotations and price lists.
- Calculate, prepare, and issue bills, invoices, account statements, and other financial statements according to established



specific charges and information such as rules, regulations, and government tax and tariff information.

- Contact customers in order to obtain or relay account information.
- Estimate market value of products or services.
- Keep records of invoices and support documents.
- Operate typing, adding, calculating, and billing machines.
- Perform bookkeeping work, including posting data and keeping other records concerning costs of goods and services and the shipment of goods.
- Prepare itemized statements, bills, or invoices; and record amounts due for items purchased or services rendered.
- Resolve discrepancies in accounting records.
- Review compiled data on operating costs and revenues in order to set rates.
- Review documents such as purchase orders, sales tickets, charge slips, or hospital records in order to compute fees and charges due.
- Track accumulated hours and dollar amounts charged to each client job in order to calculate client fees for professional services such as legal and accounting services.
- Type billing documents, shipping labels, credit memorandums, and credit forms, using typewriters or computers.
- Update manuals when rates, rules, or regulations are amended.
- Verify accuracy of billing data and revise any errors.

#### Detailed Tasks

##### Detailed Work Activities:

- answer customer or public inquiries
- compile data for financial reports
- complete patient bills
- compute financial data
- detect discrepancies on records or reports
- ensure correct grammar, punctuation, or spelling
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- maintain account records
- maintain balance sheets
- maintain inventory of office forms
- maintain records, reports, or files
- operate business machines
- prepare billing statements
- prepare cost estimates
- prepare reports

procedures.

- Check figures, postings, and documents for correct entry, mathematical accuracy, and proper codes.
- Classify, record, and summarize numerical and financial data to compile and keep financial records, using journals and ledgers or computers.
- Code documents according to company procedures.
- Compare computer printouts to manually maintained journals to determine if they match.
- Compile budget data and documents, based on estimated revenues and expenses and previous budgets.
- Compile statistical, financial, accounting or auditing reports and tables pertaining to such matters as cash receipts, expenditures, accounts payable and receivable, and profits and losses.
- Complete and submit tax forms and returns, workers' compensation forms, pension contribution forms, and other government documents.
- Comply with federal, state, and company policies, procedures, and regulations.
- Compute deductions for income and social security taxes.
- Debit, credit, and total accounts on computer spreadsheets and databases, using specialized accounting software.
- Maintain inventory records.
- Match order forms with invoices, and record the necessary information.
- Monitor status of loans and accounts to ensure that payments are up to date.
- Operate 10-key calculators, typewriters, and copy machines to perform calculations and produce documents.
- Operate computers programmed with accounting software to record, store, and analyze information.
- Perform financial calculations such as amounts due, interest charges, balances, discounts, equity, and principal.
- Perform general office duties such as filing, answering telephones, and handling routine correspondence.
- Perform personal bookkeeping services.
- Prepare bank deposits by compiling data from cashiers, verifying and balancing receipts, and sending cash, checks, or other forms of payment to banks.
- Prepare purchase orders and expense reports.
- Prepare trial balances of books.
- Receive, record, and bank cash, checks, and vouchers.
- Reconcile or note and report discrepancies found in records.
- Reconcile records of bank transactions.



#### • process account invoices

- reconcile or balance financial records
- resolve customer or public complaints
- use accounting or bookkeeping software
- use accounting terminology
- use computers to enter, access or retrieve data
- use spreadsheet software
- use telephone communication techniques
- use word processing or desktop publishing software
- verify data from invoices to ensure accuracy
- write business correspondence

- Transfer details from separate journals to general ledgers or data processing sheets.

#### Detailed Tasks

##### Detailed Work Activities:

- compile data for financial reports
- complete patient bills
- compute financial data
- compute taxes
- detect discrepancies on records or reports
- disburse checks to satisfy accounts payable
- enter time sheet information
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- fill out purchase requisitions
- maintain balance sheets
- maintain inventory of office forms
- maintain record of organization expenses
- maintain records, reports, or files
- maintain travel expense accounts
- operate bookkeeping machines
- operate business machines
- operate calculating devices
- perform clerical duties including typing, accepting orders, or sorting mail
- prepare bank deposits
- prepare billing statements
- prepare financial reports
- prepare reports
- prepare tax reports
- process account invoices
- process invoices
- process payroll documents, records, or checks
- receive or disburse cash related to payments received
- reconcile or balance financial records
- sort books, publications, or other items
- take messages
- use accounting or bookkeeping software
- use computers to enter, access or retrieve data
- use spreadsheet software
- use word processing or desktop publishing software

#### Tools - Examples

- Financial calculators
- Desktop computers
- Ledger sheets



- Notebook computers
- Receipt books
- Image scanners

### Labor Market Comparison

Maine Department of Labor.

Description	Billing, Cost, and Rate Clerks	Bookkeeping, Accounting, and Auditing Clerks	Difference
Median Wage	\$ 27,580	\$ 29,840	\$ 2,260
10th Percentile Wage	\$ 20,390	\$ 21,450	\$ 1,060
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 31,490	\$ 35,600	\$ 4,110
90th Percentile Wage	\$ 36,570	\$ 40,450	\$ 3,880
Mean Wage	\$ 27,790	\$ 30,640	\$ 2,850
Total Employment - 2395	1,990	7,220	5,230
Employment Base - 2006	2,045	8,118	6,073
Projected Employment - 2404	2,066	8,617	6,551
Projected Job Growth - 2006-2404	1.0 %	6.2 %	5.1 %
Projected Annual Openings - 2006-2404	28	177	149
Special			

Special Occupations:

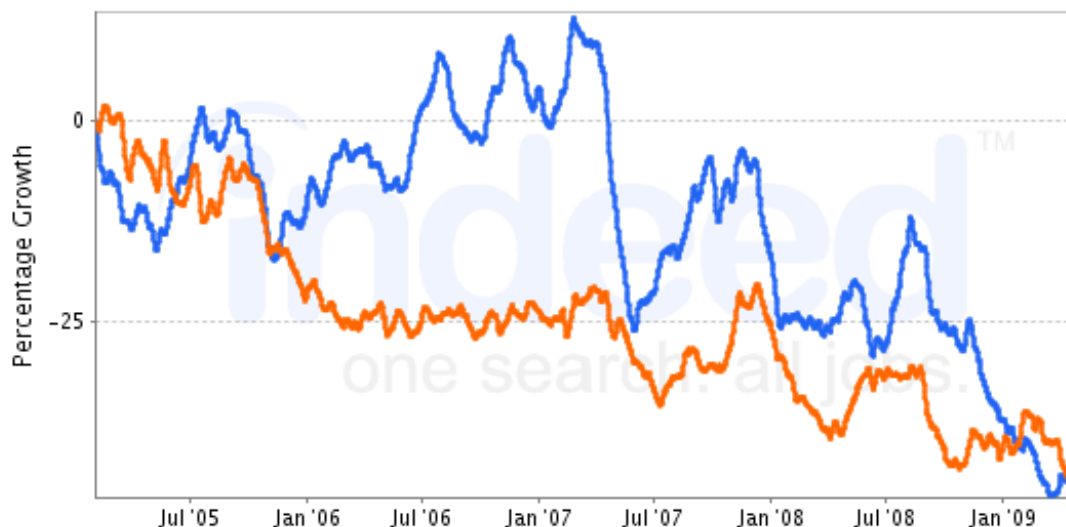
### National Job Posting Trends

Trend for Billing, Cost, and Rate Clerks and Bookkeeping, Accounting, and Auditing Clerks



### Job Trends from Indeed.com

— Rate Clerk — Bookkeeping Clerk



Data from [Indeed](http://Indeed.com)

### Programs

#### Related Programs

##### Accounting Technician

Accounting Technology/Technician and Bookkeeping. A program that prepares individuals to provide technical administrative support to professional accountants and other financial management personnel. Includes instruction in posting transactions to accounts, record-keeping systems, accounting software operation, and general accounting principles and practices.

Institution	Address	City	URL
Central Maine Community College	1250 Turner St	Auburn	<a href="http://www.cmcc.edu">www.cmcc.edu</a>
Kennebec Valley Community College	92 Western Ave	Fairfield	<a href="http://www.kvcc.me.edu">www.kvcc.me.edu</a>
University of Maine at Machias	9 O'Brien Ave	Machias	<a href="http://www.umm.maine.edu">www.umm.maine.edu</a>
Northern Maine Community College	33 Edgemont Dr	Presque Isle	<a href="http://www.nmcc.edu">www.nmcc.edu</a>

##### Accounting, Other

Accounting and Related Services, Other. Any instructional program in accounting not listed above.

No information on schools for the program

### Maine Statewide Promotion Opportunities for Billing, Cost, and Rate Clerks

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
43-3021.02	Billing, Cost, and Rate Clerks	100	3	1,990	\$27,580.00	\$0.00	1%	28	



43-9041.01	Insurance Claims Clerks	95	2	1,810	\$31,380.00	\$3,800.00	-8%	22	
43-3051.00	Payroll and Timekeeping Clerks	94	3	650	\$30,470.00	\$2,890.00	-3%	17	
43-9041.02	Insurance Policy Processing Clerks	94	2	1,810	\$31,380.00	\$3,800.00	-8%	22	
43-3021.01	Statement Clerks	92	2	1,990	\$27,580.00	\$0.00	1%	28	
43-3031.00	Bookkeeping, Accounting, and Auditing Clerks	92	3	7,220	\$29,840.00	\$2,260.00	6%	177	
43-4011.00	Brokerage Clerks	92	3	270	\$39,120.00	\$11,540.00	-13%	8	
43-4031.03	License Clerks	92	2	1,190	\$27,650.00	\$70.00	9%	37	
43-4031.01	Court Clerks	92	2	1,190	\$27,650.00	\$70.00	9%	37	
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Special Occupations:

### Top Industries for Bookkeeping, Accounting, and Auditing Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Self-employed workers, primary job	000601	5.38%	113,743	121,179	6.54%
Accounting, tax preparation, bookkeeping, and payroll services	541200	4.66%	98,451	128,439	30.46%





Local government, excluding education and hospitals	939300	3.58%	75,743	85,089	12.34%
Management of companies and enterprises	551100	3.54%	74,902	86,347	15.28%
Religious organizations	813100	2.43%	51,362	61,638	20.01%
Elementary and secondary schools, public and private	611100	2.01%	42,388	44,668	5.38%
Employment services	561300	1.88%	39,742	50,299	26.56%
Colleges, universities, and professional schools, public and private	611300	1.73%	36,625	40,973	11.87%
Offices of physicians	621100	1.54%	32,556	41,015	25.98%
Automobile dealers	441100	1.53%	32,393	36,746	13.44%
General medical and surgical hospitals, public and private	622100	1.48%	31,189	34,529	10.71%
Residential building construction	236100	1.39%	29,311	33,007	12.61%
State government, excluding education and hospitals	929200	1.33%	28,013	27,489	-1.87%
Legal services	541100	1.31%	27,639	30,358	9.84%
Self-employed workers, secondary job	000602	1.17%	24,812	24,700	-0.45%

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## Industry & Occupational Data Sources

TORQ Results: The TORQ Scores is based upon an proprietary algorithm applied against Knowledge, Skills and Ability levels and importance derived from O\*NET 12.

ASK Analysis, Experience & Education Levels and Tasks: O\*Net 12

Labor Market Comparisons Occupational Projections data from Maine Department of Labor

National Posting Trends Indeed.com

Labor Pool & Promotions Opportunities: Occupational Projections data from Maine Department of Labor

Top Industries: Occupational Employment Statistics program (U.S. Bureau of Labor Statistics)